

(Official Form 1) (12/03)

<b>United States Bankruptcy Court</b> <b>Southern District of California</b>		<b>Voluntary Petition</b>													
Name of Debtor (if individual, enter Last, First, Middle): <b>Houck, David A.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Houck, Regina F.</b>													
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):													
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-7558</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-2874</b>													
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>502 Dichter St. El Cajon, CA 92019</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>244 N. Mollison Ave., #101 El Cajon, CA 92021</b>													
County of Residence or of the Principal Place of Business: <b>San Diego</b>		County of Residence or of the Principal Place of Business: <b>San Diego</b>													
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):													
Location of Principal Assets of Business Debtor (if different from street address above):															
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>															
<b>Venue</b> (Check any applicable box)															
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.															
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding													
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.													
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)															
<b>Statistical/Administrative Information</b> (Estimates only)															
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.															
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over								
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Estimated Assets				THIS SPACE IS FOR COURT USE ONLY											
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">\$0 to \$50,000</td> <td style="width: 25%;">\$50,001 to \$100,000</td> <td style="width: 25%;">\$100,001 to \$500,000</td> <td style="width: 25%;">\$500,001 to \$1 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million												
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\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Debts															
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\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

**Voluntary Petition***(This page must be completed and filed in every case)***FORM B1, Page 2****Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: - **None** -

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- **None** -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ David A. HouckSignature of Debtor **David A. Houck****X** /s/ Regina F. HouckSignature of Joint Debtor **Regina F. Houck**

Telephone Number (If not represented by attorney)

September 10, 2005

Date

**Signature of Attorney****X** /s/ Thomas K. Atwood

Signature of Attorney for Debtor(s)

**Thomas K. Atwood SB# 171142**

Printed Name of Attorney for Debtor(s)

**Thomas K. Atwood, Attorney at Law**

Firm Name

**8753 Broadway, Suite F  
La Mesa, CA 91941**

Address

**Email: tom@tomlaw.com****619-464-4488 Fax: 619-464-7442**

Telephone Number

September 10, 2005

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X** /s/ Thomas K. AtwoodSeptember 10, 2005

Signature of Attorney for Debtor(s)

Date

**Thomas K. Atwood****Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

 Yes, and Exhibit C is attached and made a part of this petition. No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

**X**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court**  
**Southern District of California**

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors \_\_\_\_\_,

Chapter \_\_\_\_\_

**7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	38,600.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		32,543.07	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		11,719.43	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,677.71
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,638.28
Total Number of Sheets of ALL Schedules		23			
		Total Assets	38,600.00		
			Total Liabilities	44,262.50	

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A. REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	---	-------------------------

**None**

Sub-Total >	<b>0.00</b>	(Total of this page)
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Total &gt;

**0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>C</b>	<b>200.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking acct. Wells Fargo Bank</b>	<b>C</b>	<b>100.00</b>
		<b>Checking acct. Washington Mutual Bank</b>	<b>C</b>	<b>3,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Security deposit - residence</b>	<b>C</b>	<b>800.00</b>
		<b>Security deposit - residence</b>	<b>C</b>	<b>700.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Tools</b>	<b>C</b>	<b>500.00</b>
		<b>China cabinet</b>	<b>C</b>	<b>250.00</b>
		<b>Sofa bed</b>	<b>C</b>	<b>150.00</b>
		<b>Computer desk &amp; chair</b>	<b>C</b>	<b>50.00</b>
		<b>Televisions (2)</b>	<b>C</b>	<b>300.00</b>
		<b>Computer</b>	<b>C</b>	<b>650.00</b>
		<b>Washer/dryer</b>	<b>C</b>	<b>300.00</b>
		<b>Bedroom furniture</b>	<b>C</b>	<b>100.00</b>
		<b>Kitchenware</b>	<b>C</b>	<b>150.00</b>
		<b>Living room furniture</b>	<b>C</b>	<b>400.00</b>
		<b>Dining room furniture</b>	<b>C</b>	<b>250.00</b>
		<b>Bedroom furniture</b>	<b>C</b>	<b>150.00</b>
				<b>Sub-Total &gt; (Total of this page)</b>
				<b>8,050.00</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Television</b>	C	<b>400.00</b>
		<b>Camera</b>	C	<b>100.00</b>
		<b>Digital camera</b>	C	<b>150.00</b>
		<b>DVD</b>	C	<b>80.00</b>
		<b>Misc. household furnishings</b>	C	<b>1,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>	C	<b>1,000.00</b>
7. Furs and jewelry.		<b>Wedding band</b>	C	<b>100.00</b>
		<b>Rings</b>	C	<b>150.00</b>
		<b>Misc. jewelry</b>	C	<b>250.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Fishing gear</b>	C	<b>200.00</b>
		<b>Camping gear</b>	C	<b>500.00</b>
		<b>Sporting equipment</b>	C	<b>100.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term life policies</b> <b>No cash value</b>	C	<b>0.00</b>
		<b>401(k) Plan - Coca-Cola</b> <b>Not property of estate or in alternative entire asset exempt</b>	C	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
			Sub-Total > (Total of this page)	<b>4,030.00</b>

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total >  
(Total of this page)**0.00**Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 Toyota Tundra 27000 miles Good condition</b>	C	<b>21,455.00</b>
		<b>1996 Ford Aerostar Poor condition Will surrender to secured creditor</b>	C	<b>1,000.00</b>
		<b>1998 Plymouth Voyager 100,000 miles Good condition</b>	C	<b>4,065.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			
				<b>Sub-Total &gt;</b>
				<b>26,520.00</b>
			(Total of this page)	
			Total >	<b>38,600.00</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

*[Check one box]*

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.  
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
Cash	C.C.P. § 703.140(b)(5)	200.00	200.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking acct. Wells Fargo Bank	C.C.P. § 703.140(b)(5)	100.00	100.00
Checking acct. Washington Mutual Bank	C.C.P. § 703.140(b)(5) C.C.P. § 703.140(b)(5)	3,000.00 0.00	3,000.00
<b>Security Deposits with Utilities, Landlords, and Others</b>			
Security deposit - residence	C.C.P. § 703.140(b)(5)	800.00	800.00
Security deposit - residence	C.C.P. § 703.140(b)(5)	700.00	700.00
<b>Household Goods and Furnishings</b>			
Tools	C.C.P. § 703.140(b)(5)	500.00	500.00
China cabinet	C.C.P. § 703.140(b)(3)	250.00	250.00
Sofa bed	C.C.P. § 703.140(b)(3)	150.00	150.00
Computer desk & chair	C.C.P. § 703.140(b)(3)	50.00	50.00
Televisions (2)	C.C.P. § 703.140(b)(3)	300.00	300.00
Computer	C.C.P. § 703.140(b)(3) C.C.P. § 703.140(b)(5)	450.00 200.00	650.00
Washer/dryer	C.C.P. § 703.140(b)(3)	300.00	300.00
Bedroom furniture	C.C.P. § 703.140(b)(3)	100.00	100.00
Kitchenware	C.C.P. § 703.140(b)(3)	150.00	150.00
Living room furniture	C.C.P. § 703.140(b)(3)	400.00	400.00
Dining room furniture	C.C.P. § 703.140(b)(3)	250.00	250.00
Bedroom furniture	C.C.P. § 703.140(b)(3)	150.00	150.00
Television	C.C.P. § 703.140(b)(3)	400.00	400.00
Camera	C.C.P. § 703.140(b)(3)	100.00	100.00
Digital camera	C.C.P. § 703.140(b)(3)	150.00	150.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
DVD	C.C.P. § 703.140(b)(3)	80.00	80.00
Misc. household furnishings	C.C.P. § 703.140(b)(3)	1,000.00	1,000.00
<u>Wearing Apparel</u>			
Clothing	C.C.P. § 703.140(b)(3)	1,000.00	1,000.00
<u>Furs and Jewelry</u>			
Wedding band	C.C.P. § 703.140(b)(4)	100.00	100.00
Rings	C.C.P. § 703.140(b)(4)	150.00	150.00
Misc. jewelry	C.C.P. § 703.140(b)(4)	250.00	250.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Fishing gear	C.C.P. § 703.140(b)(5)	200.00	200.00
Camping gear	C.C.P. § 703.140(b)(5)	500.00	500.00
Sporting equipment	C.C.P. § 703.140(b)(5)	100.00	100.00
<u>Interests in Insurance Policies</u>			
Term life policies	C.C.P. § 703.140(b)(7)	100%	0.00
No cash value			
401(k) Plan - Coca-Cola Not property of estate or in alternative entire asset exempt	C.C.P. § 703.140(b)(5)	100%	0.00

In re

David A. Houck,  
Regina F. Houck

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R  H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X C	UNLIQUIDATED X C	DISPUTED X C	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.								
A&L Financial P.O. Box 710185 San Diego, CA 92171-0185	X C		<b>Security agreement</b>  1998 Plymouth Voyager 100,000 miles Good condition				6,954.60	2,889.60
			Value \$ 4,065.00					
Account No.			<b>Additional notice -</b>					
A&L Financial Corp. 8555 Aero Dr., #220 San Diego, CA 92123	C						0.00	0.00
			Value \$ 0.00					
Account No.			<b>1998</b>					
Ford Motor Credit c/o McDowell & Associates 3636 Birch St., #290 Newport Beach, CA 92660	C		<b>Security agreement</b>  1996 Ford Aerostar Poor condition Will surrender to secured creditor				3,852.47	2,852.47
			Value \$ 1,000.00					
Account No.			<b>2003</b>					
Wells Fargo Financial Acceptan P.O. Box 250 Essington, PA 19029	C		<b>Security agreement</b>  2003 Toyota Tundra 27000 miles Good condition				21,736.00	281.00
			Value \$ 21,455.00					
<b>Subtotal</b> (Total of this page)							<b>32,543.07</b>	
<b>Total</b> (Report on Summary of Schedules)							<b>32,543.07</b>	

0 continuation sheets attached

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOUR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.						
Alliance One P.O. Box 2449 Gig Harbor, WA 98335-4449	C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  2004 Ticket				118.00
Account No.						
American Agencies 1660 Hotel Circle N., #215 San Diego, CA 92108	C	Additional notice -				0.00
Account No.						
Atlantic Credit & Finance Re: Bank One P.O. Box 13386 Buffalo, WV 25033-3386	C	Additional notice -				0.00
Account No.						
Bank One P.O. Box 15548 Wilmington, DE 19886-5548	C	Additional notice -				0.00
8 continuation sheets attached		Subtotal (Total of this page)				118.00

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>8629389639</b>		<b>2003 Consumer goods</b>				<b>94.02</b>
<b>BMG Music Bureau of Account Management P.O. Box 8875 Camp Hill, PA 17001-8875</b>	<b>C</b>					
Account No.		<b>2003 Video rental</b>				<b>121.39</b>
<b>CCS Re: Hollywood Video Two Wells Ave. Newton Center, MA 02459</b>	<b>C</b>					
Account No.		<b>Additional notice -</b>				<b>0.00</b>
<b>Chase P.O. Box 15919 Wilmington, DE 19850-5919</b>	<b>C</b>					
Account No. <b>6197297182</b>		<b>2002 Phone service</b>				<b>561.64</b>
<b>Cingular Wireless P.O. Box 755 Atwater, CA 95301</b>	<b>C</b>					
Account No.		<b>2004 Parking ticket</b>				<b>73.96</b>
<b>City of San Diego P.O. Box 129039 San Diego, CA 92112-9039</b>	<b>C</b>					
Sheet no. <b>1</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>851.01</b>

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	W	J	
Account No. <b>300533663</b>		2003 Consumer goods				<b>401.76</b>
<b>Client Services, Inc.</b> 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047	C					
Account No. <b>61940193200622</b>		2002 Phone service				<b>276.92</b>
<b>Collection Bureau of America</b> Re: Pacific Bell P.O. Box 5013 Hayward, CA 94540-5013	C					
Account No.		2004 Cable service				<b>128.78</b>
<b>Cox Communications</b> 5159 Federal Blvd. San Diego, CA 92105	C					
Account No.		Additional notice -				<b>0.00</b>
<b>Direct Merchant Bank</b> c/o Capital Management Service 726 Exchange St., #700 Buffalo, NY 14210	C					
Account No. <b>5458-0005-3025-5021</b>		2001 - 2002 Credit card/consumer goods & services				<b>3,241.23</b>
<b>Direct Merchants Bank</b> P.O. Box 21550 Tulsa, OK 74121	C					
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>4,048.69</b>

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Equidata Re: Cox Cable P.O. Box 6610 Newport News, VA 23606-0610</b>	C	<b>Additional notice -</b>				<b>0.00</b>
Account No.						
<b>Express P.O. Box 659728 San Antonio, TX 78265-9728</b>	C	<b>Additional notice -</b>				<b>0.00</b>
Account No. <b>1727203300465283</b>		<b>2000 Credit card/consumer goods &amp; services</b>				
<b>First North American Natl Bank P.O. Box 100044 Kennesaw, GA 30156</b>	C					<b>323.30</b>
Account No.						
<b>First North American Natl Bank 31 Boylston St. Chestnut Hill, MA 02467-1719</b>	C	<b>Additional notice -</b>				<b>0.00</b>
Account No. <b>4417-1240-3610-0995</b>		<b>1998 - 2001 Credit card/consumer goods &amp; services</b>				
<b>First USA/Bank One P.O. Box 94014 Palatine, IL 60094</b>	C					<b>4,712.39</b>
Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>5,035.69</b>

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	W	J	
Account No. <b>4053-5550-0113-6416</b>		1998 - 2001 Credit card/consumer goods & services				
Fleet Credit Card Services P.O. Box 84006 Columbus, GA 31908	C					850.34
Account No.		Additional notice -				
Ford Motor Credit National Bankruptcy Srvc Ctr P.O. Box 537901 Livonia, MI 48153-7901	C					0.00
Account No.		Additional notice -				
GC Services, LP P.O. Box 3026 Houston, TX 77253-3026	C					0.00
Account No.		Additional notice -				
Household Credit Services P.O. Box 80084 Salinas, CA 93912-0084	C					0.00
Account No.		Cosigner				
Jeffrey Clift c/o	C					0.00
Sheet no. <b>4</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>850.34</b>

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Lane Bryant P.O. Box 659728 San Antonio, TX 78265	C	Additional notice -				0.00
Account No.						
Metris Companies N. 16430 Scottsdale Rd. Scottsdale, AZ 85254	C	Additional notice -				0.00
Account No.						
Midland Credit Management Re: Household P.O. Box 60102 City Of Industry, CA 91716-0102	C	Additional notice -				0.00
Account No.						
Midland Credit Management, Inc P.O. Box 939019 San Diego, CA 92193-9019	C	Additional notice -				0.00
Account No.						
Nationwide/OSI P.O. Box 965 Brookfield, WI 53008-0965	C	Additional notice -				0.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>NCO Financial Systems, Inc.</b> 507 Prudential Road Horsham, PA 19044	C	Additional notice -				0.00
Account No.						
<b>Norfolk Financial Corp.</b> 1208 VFW Pkwy, Suite 201 West Roxbury, MA 02132-4344	C	Additional notice -				0.00
Account No.						
<b>Northland Group</b> Re: Target P.O. Box 390846 Minneapolis, MN 55439	C	Additional notice -				0.00
Account No.						
<b>OSI Collection Services, Inc.</b> P.O. Box 6110 Westerville, OH 43086-6110	C	Additional notice -				0.00
Account No.						
<b>Peninsula Credit Bureau</b> P.O. Box 6610 Newport News, VA 23606-0610	C	Additional notice -				0.00
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<u>0.00</u>	

In re **David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Professional Collections Cons.</b> Re: Cingular P.O. Box 45274 Los Angeles, CA 90045-0274	C	<b>Additional notice -</b>				<b>0.00</b>
Account No.						
<b>Retailers National Bank</b> Mervyns P.O. Box 59280 Minneapolis, MN 55459-0280	C	<b>2002 - 2003 Consumer goods</b>				<b>494.19</b>
Account No.						
<b>SBC</b> Bankruptcy Dept. P.O. Box 769 Arlington, TX 76004	C	<b>Additional notice -</b>				<b>0.00</b>
Account No. <b>900268782890</b>						
<b>Target/Retailers National Bank</b> P.O. Box 59231 Minneapolis, MN 55459	C	<b>2002 - 2003 Consumer goods</b>				<b>321.51</b>
Account No.						
<b>West Asset Management</b> Re: Mervyns P.O. Box 723367 Atlanta, GA 31139-0367	C	<b>Additional notice -</b>				<b>0.00</b>
Sheet no. <b>7</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>815.70</b>

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOUR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
							Account No.
WFNNB P.O. Box 182125 Columbus, OH 43218-2125	C		Additional notice -				0.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>0.00</b>
				Total (Report on Summary of Schedules)			<b>11,719.43</b>

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
 State whether lease is for nonresidential real property.  
 State contract number of any government contract.

In re

**David A. Houck,  
Regina F. Houck**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Jeffery Clift</b>	<b>A&amp;L Financial P.O. Box 710185 San Diego, CA 92171-0185</b>

In re David A. Houck  
Regina F. Houck

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Separated	Niece Niece	14 17
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Warehouse/Truck Loading	Medical Biller
Name of Employer	Coca-Cola	CHMB
How long employed	5 yrs.	1 yr.
Address of Employer	1348 47th St. San Diego, CA 92102	1121 E. Washington Ave. Escondido, CA 92025
INCOME: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 3,397.03	\$ 2,505.73
Estimated monthly overtime	\$ 0.00	\$ 0.00
<b>SUBTOTAL</b>	<b>\$ 3,397.03</b>	<b>\$ 2,505.73</b>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 617.51	\$ 561.58
b. Insurance	\$ 82.61	\$ 27.06
c. Union dues	\$ 47.29	\$ 0.00
d. Other (Specify)	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 747.41</b>	<b>\$ 588.64</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 2,649.62</b>	<b>\$ 1,917.09</b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
(Specify)	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
(Specify) Social Security for niece Patricia Pierce	\$ 0.00	\$ 812.00
AFDC for niece Jessica Pierce	\$ 299.00	\$ 0.00
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 2,948.62</b>	<b>\$ 2,729.09</b>
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ 5,677.71</b>	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re David A. Houck  
Regina F. Houck

**Case No.**

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

■ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,020.00
Are real estate taxes included?	Yes	<u>  </u>
Is property insurance included?	Yes	<u>  </u>
No	<u>X</u>	
Utilities:		
Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	0.00
Other     Cell phone	\$	49.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	450.00
Clothing	\$	125.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	10.00
Transportation (not including car payments)	\$	250.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	113.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	574.28
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other     Cash to niece for her own uses	\$	100.00
Other	\$	0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	\$	<b>2,791.28</b>
<b>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</b>		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	N/A
B. Total projected monthly expenses	\$	N/A
C. Excess income (A minus B)	\$	N/A
D. Total amount to be paid into plan each	\$	N/A
	(interval)	

In re David A. Houck  
Regina F. Houck

Case No.

**Debtor(s)**

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**(Spouse's Schedule)**

Rent or home mortgage payment (include lot rented for mobile home)	\$	825.00
Are real estate taxes included?	Yes	<u>  </u>
Is property insurance included?	No	X
Utilities:		
Electricity and heating fuel	\$	75.00
Water and sewer	\$	0.00
Telephone	\$	80.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	450.00
Clothing	\$	150.00
Laundry and dry cleaning	\$	80.00
Medical and dental expenses	\$	25.00
Transportation (not including car payments)	\$	300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	73.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	289.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other Passthrough of Social Security to Patricia Pierce	\$	400.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 2,847.00

**United States Bankruptcy Court  
Southern District of California**

In re David A. Houck  
Regina F. Houck

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date September 10, 2005

Signature /s/ David A. Houck  
David A. Houck  
Debtor

Date September 10, 2005

Signature /s/ Regina F. Houck  
Regina F. Houck  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(12/03)

**United States Bankruptcy Court**  
**Southern District of California**

In re David A. Houck  
Regina F. Houck

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Debtor(s)

Case No.  
 Chapter 7

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**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$0.00	2005 - Debtor employment YTD
\$0.00	2005 - Joint debtor employment YTD
\$41,184.04	2004 - Debtor employment
\$27,051.00	2004 - Joint debtor employment
\$40,822.90	2003 - Debtor employment
\$24,125.00	2003 - Joint debtor employment

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$7,308.00	2005 - Social Security - support for niece YTD
\$6,273.00	2005 - AFDC for nieces YTD
\$9,468.00	2004 - Social Security - support for niece
\$7,876.00	2004 - AFDC for nieces
\$9,250.00	2003 - Social Security - support for niece
\$7,632.00	2003 - AFDC for nieces

**3. Payments to creditors**

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Ford Motor v. Houck	Complaint for money	Superior Court of California County of San Diego	Judgment for plaintiff

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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### 5. Repossessions, foreclosures and returns

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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### 6. Assignments and receiverships

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Thomas K. Atwood Attorney at Law 8753 Broadway, Suite F La Mesa, CA 91941	4/11/05 - \$100 8/20/05 - \$300 8/29/05 - \$100 9/10/05 - \$499	\$999 (including Court filing fee of \$209)

**10. Other transfers**

None

- List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None

- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None

- List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None

- If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 749 Hillsview Rd. El Cajon, CA 92020	NAME USED David and Regina Houck	DATES OF OCCUPANCY 2001 - 2003
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**16. Spouses and Former Spouses**

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None    b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### **19. Books, records and financial statements**

None    a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None    b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None    c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None    d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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#### **20. Inventories**

None    a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None    b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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#### **21 . Current Partners, Officers, Directors and Shareholders**

None    a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

- None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

**25. Pension Funds.**

- None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 10, 2005

Signature /s/ David A. Houck  
David A. Houck  
Debtor

Date September 10, 2005

Signature /s/ Regina F. Houck  
Regina F. Houck  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8  
(12/03)

**United States Bankruptcy Court  
Southern District of California**

In re David A. Houck  
Regina F. Houck

Debtor(s)

Case No.  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

<b>Description of Property</b>	<b>Creditor's name</b>
1. 1996 Ford Aerostar Poor condition Will surrender to secured creditor	Ford Motor Credit

*b. Property to Be Retained*

<i>[Check any applicable statement.]</i>			
	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1. Description of Property 1998 Plymouth Voyager 100,000 miles Good condition	A&L Financial	Debtor will retain collateral and continue to make regular payments.	
2. 2003 Toyota Tundra 27000 miles Good condition	Wells Fargo Financial Acceptan	Debtor will retain collateral and continue to make regular payments.	

Date September 10, 2005

Signature /s/ David A. Houck  
David A. Houck  
Debtor

Date September 10, 2005

Signature /s/ Regina F. Houck  
Regina F. Houck  
Joint Debtor

**United States Bankruptcy Court**  
**Southern District of California**

In re David A. Houck  
Regina F. Houck

Debtor(s)

Case No.  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

- Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>790.00</u>
Prior to the filing of this statement I have received.....	\$ <u>790.00</u>
Balance Due.....	\$ <u>0.00</u>

- \$ 209.00 of the filing fee has been paid.

- The source of the compensation paid to me was:

Debtor       Other (specify):

- The source of compensation to be paid to me is:

Debtor       Other (specify):

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. [Other provisions as needed]

Evaluation of financial circumstances; advice concerning relief under the Bankruptcy Code; exemption planning; filing and amendment of petition, schedules and statements as required; representation of debtor(s) at 341a meeting of creditors; negotiation of reaffirmation agreements as requested by debtor (Chapter 7 only); confirmation hearings (Chapter 13 only). Debtor's(s') attorney reserves election to petition Court via fee application for reasonable compensation in excess of fee above pursuant to fee agreement with debtor and 11 U.S.C. 330.

- By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Prosecution or defense of any adversarial matters including complaints to establish non-dischargeability; judicial lien avoidances; response to relief from stay actions; other adversary proceedings.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 10, 2005

/s/ Thomas K. Atwood

Thomas K. Atwood

Thomas K. Atwood, Attorney at Law

8753 Broadway, Suite F

La Mesa, CA 91941

619-464-4488 Fax: 619-464-7442

tom@tomlaw.com

CSD 1008 [08/21/00]  
 Name, Address, Telephone No. & I.D. No.  
 Thomas K. Atwood  
 8753 Broadway, Suite F  
 La Mesa, CA 91941  
 619-464-4488  
 SB# 171142

**UNITED STATES BANKRUPTCY COURT**  
 SOUTHERN DISTRICT OF CALIFORNIA  
 325 West "F" Street, San Diego, California 92101-6991

In Re  
 David A. Houck  
 Regina F. Houck

BANKRUPTCY NO.

Debtor.

**VERIFICATION OF CREDITOR MATRIX**

**PART I** (check and complete one):

- New petition filed. Creditor diskette required. TOTAL NO. OF CREDITORS: 44
- Conversion filed on                 . *See instructions on reverse side.*
  - Former Chapter 13 converting. Creditor diskette required.
  - Post-petition creditors added. Scannable matrix required.
  - There are no post-petition creditors. No matrix required.TOTAL NO. OF CREDITORS: \_\_\_\_\_
- Amendment or Balance of Schedules filed concurrently with this original scannable matrix affecting Schedule of Debts and/or Schedule of Equity Security Holders. *See instructions on reverse side.*
  - Names and addresses are being ADDED.
  - Names and addresses are being DELETED.
  - Names and addresses are being CORRECTED.

**PART II** (check one):

- The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.
- The above-named Debtor(s) hereby verifies that there are no post-petition creditors affected by the filing of the conversion of this case and that the filing of a matrix is not required.

Date: September 10, 2005

/s/ David A. Houck  
 David A. Houck  
 Signature of Debtor

Date: September 10, 2005

/s/ Regina F. Houck  
 Regina F. Houck  
 Signature of Debtor

REFER TO INSTRUCTIONS ON REVERSE SIDE

**INSTRUCTIONS**

- 1) Full compliance with Special Requirements for Mailing Addresses (CSD 1007) is required.
- 2) A creditors matrix with Verification is required whenever the following occurs:
  - a) A new petition is filed. Diskette required.
  - b) A case is converted on or after SEPTEMBER 1, 2000. (See paragraph 4b concerning post-petition creditors.)
  - c) An amendment to a case on or after SEPTEMBER 1, 2000, which adds, deletes or changes creditor address information on the debtor's Schedule of Debts and/or Schedule of Equity Security Holders. Scannable matrix format required.
- 3) The scannable matrix must be originally typed or printed. It may not be a copy.
- 4) CONVERSIONS:
  - a) When converting a Chapter 13 case filed before SEPTEMBER 1, 2000, to another chapter, ALL creditors must be listed on the mailing matrix at the time of filing and accompanied by a Verification. Diskette required.
  - b) For Chapter 7, 11, or 12 cases converted on or after SEPTEMBER 1, 2000, only post-petition creditors need be listed on the mailing matrix. The matrix and Verification must be filed with the post-petition schedule of debts and/or schedule of equity security holders. If there are no post-petition creditors, only the verification form is required. Scannable matrix format required.
- 5) AMENDMENTS AND BALANCE OF SCHEDULES:
  - a) Scannable matrix format required.
  - b) The matrix with Verification is a document separate from the amended schedules and may not be used to substitute for any portion of the schedules. IT MUST BE SUBMITTED WITH THE AMENDMENT/BALANCE OF SCHEDULES.
  - c) Prepare a separate page for each type of change required: ADDED, DELETED, or CORRECTED. On the **REVERSE** side of each matrix page, indicate which category that particular page belongs in. Creditors falling in the same category should be placed on the same page in alphabetical order.
- 6) Please refer to CSD 1007 for additional information on how to avoid matrix-related problems.

A&L Financial  
P.O. Box 710185  
San Diego, CA 92171-0185

A&L Financial Corp.  
8555 Aero Dr., #220  
San Diego, CA 92123

Alliance One  
P.O. Box 2449  
Gig Harbor, WA 98335-4449

American Agencies  
1660 Hotel Circle N., #215  
San Diego, CA 92108

Atlantic Credit & Finance  
Re: Bank One  
P.O. Box 13386  
Buffalo, WV 25033-3386

Bank One  
P.O. Box 15548  
Wilmington, DE 19886-5548

BMG Music  
Bureau of Account Management  
P.O. Box 8875  
Camp Hill, PA 17001-8875

CCS  
Re: Hollywood Video  
Two Wells Ave.  
Newton Center, MA 02459

Chase  
P.O. Box 15919  
Wilmington, DE 19850-5919

Cingular Wireless  
P.O. Box 755  
Atwater, CA 95301

City of San Diego  
P.O. Box 129039  
San Diego, CA 92112-9039

Client Services, Inc.  
3451 Harry Truman Blvd.  
Saint Charles, MO 63301-4047

Collection Bureau of America  
Re: Pacific Bell  
P.O. Box 5013  
Hayward, CA 94540-5013

Cox Communications  
5159 Federal Blvd.  
San Diego, CA 92105

Direct Merchant Bank  
c/o Capital Management Service  
726 Exchange St., #700  
Buffalo, NY 14210

Direct Merchants Bank  
P.O. Box 21550  
Tulsa, OK 74121

Equidata  
Re: Cox Cable  
P.O. Box 6610  
Newport News, VA 23606-0610

Express  
P.O. Box 659728  
San Antonio, TX 78265-9728

First North American Natl Bank  
P.O. Box 100044  
Kennesaw, GA 30156

First North American Natl Bank  
31 Boylston St.  
Chestnut Hill, MA 02467-1719

First USA/Bank One  
P.O. Box 94014  
Palatine, IL 60094

Fleet Credit Card Services  
P.O. Box 84006  
Columbus, GA 31908

Ford Motor Credit  
c/o McDowell & Associates  
3636 Birch St., #290  
Newport Beach, CA 92660

Ford Motor Credit  
National Bankruptcy Srvc Ctr  
P.O. Box 537901  
Livonia, MI 48153-7901

GC Services, LP  
P.O. Box 3026  
Houston, TX 77253-3026

Household Credit Services  
P.O. Box 80084  
Salinas, CA 93912-0084

Jeffrey Clift  
c/o

Lane Bryant  
P.O. Box 659728  
San Antonio, TX 78265

Metris Companies  
N. 16430 Scottsdale Rd.  
Scottsdale, AZ 85254

Midland Credit Management  
Re: Household  
P.O. Box 60102  
City Of Industry, CA 91716-0102

Midland Credit Management, Inc  
P.O. Box 939019  
San Diego, CA 92193-9019

Nationwide/OSI  
P.O. Box 965  
Brookfield, WI 53008-0965

NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044

Norfolk Financial Corp.  
1208 VFW Pkwy, Suite 201  
West Roxbury, MA 02132-4344

Northland Group  
Re: Target  
P.O. Box 390846  
Minneapolis, MN 55439

OSI Collection Services, Inc.  
P.O. Box 6110  
Westerville, OH 43086-6110

Peninsula Credit Bureau  
P.O. Box 6610  
Newport News, VA 23606-0610

Professional Collections Cons.  
Re: Cingular  
P.O. Box 45274  
Los Angeles, CA 90045-0274

Retailers National Bank  
Mervyns  
P.O. Box 59280  
Minneapolis, MN 55459-0280

SBC  
Bankruptcy Dept.  
P.O. Box 769  
Arlington, TX 76004

Target/Retailers National Bank  
P.O. Box 59231  
Minneapolis, MN 55459

Wells Fargo Financial Acceptan  
P.O. Box 250  
Essington, PA 19029

West Asset Management  
Re: Mervyns  
P.O. Box 723367  
Atlanta, GA 31139-0367

WFNNB  
P.O. Box 182125  
Columbus, OH 43218-2125